2.

The CASE of INTEREST OR, USURY:

As to the Common Practice, Stated and Examined;

In a Private Letter to a Perſon of Quality, who deſired Satisfaction in that Point.

By *T. S.*

Non ſequeris Turbam ad faciendum malum:
Thou ſhalt not follow the Multitude to do Evil, *Exod.* 23. 2.

Vide Profectum! In Principo Legis a Fratribus *tantum Fœnus tollitur; in Propheta, ab* Omnibus *Fœnus removetur. Porro ſub Evangelio* Virtutis Augmentum *eſt.* S. Hieronymus *in cap.* 18. Ezechielis.

Behold the Progreſs! In the Beginning of the Law, *Uſury* was only forbidden among *Brethren.* Under the Prophets, it was prohibited among *All.* But in the times of the Goſpel there is a greater *Perfection.* S. *Jerome* in his Comment. on the 18th. of *Ezekiel.*

LONDON,
Printed for *Tho. Guy*, at the Corner Shop of Little *Lumbard-Street* and *Corne-Hill*, near *Wool-Church* Market. 1673.

To the Fair Pattern of Piety, Vertue, and Nobleneſs, Mrs. *A. M.*

Madam,

WHat *was lately* compoſed *at your* Commands, *is now in your name* Expoſed *to the* World; *with this conſiderable Advantage, that where my* Reaſons *flagg, or are deficient, the moſt attractive Motive of your* Example *will undoubtedly prevail.*

For if Divine Plato dogmatiz'd right, Vertue in her ſelf hath ſuch powerful Charmes, that ſhould ſhe but aſſume a viſible ſhape, all would immediatly become her Inamourato's. *And therefore I queſtion not, but it will have great* Influence *on the* Reader, *when he ſhall underſtand of a* Young Lady, *whoſe firſt Demand at the Entrance on her Eſtate, was, how ſhe might Regulate it according to the ſevereſt Principles of Conſcience.*

The Pious Weeper of Iſrael *in his Lamentations,* chap. 3. 27. *acquaints us that* it is good for a Man to bear the Yoak from his Youth, *Quia levavit ſe ſuper ſe,* He hath lifted himſelf above himſelf. *Madam, by this* Early *and* Heroick Reſolution, *you have not only exceeded and anticipated the General Expectation of thoſe who knew you, but gain'd a moſt compleat Victory over your ſelf, which in the Eſtimate of a Wiſe Man, is more than* Alexander *did in Conquering the World. You have now taught Man-kinde that forgotten Leſſon of King* Solomon; To honour God with our Subſtance, *Prov.* 3. 9. *and that our*

Real Intereſt, *and* Lawful Uſury, *is*, fænerari Domino, miſerendo pauperis, *By pittying the Poor, to Lend to the Lord*, chap. 19. 17.

Qui dedit Velle, donet & Perficere. *May indulgent Heaven, who hath begun a Good Work in your Soul, perfect it, and daily water that* Blooming Goodneſs *his own Right Hand hath planted; till laden with the fruit of Good Works, you wax* Ripe *for Heaven, to be tranſplanted to the Paradiſe of God.*

I ſhall cloſe this Addreſs by way, both of Encouragement, and Congratulation, in the Words of King Læmuel's *Mother's advice*, Prov. 31. 29. 30. Multæ Filiæ, *&c.* Many Daughters have gathered Riches together; but thou haſt ſurpaſſed them all: Comlineſs is Deceitful, and Beauty is Vain; the Woman that feareth our Lord, ſhall be praiſed, *which is ſufficient to wipe off the ſuſpicion of flattery in*

Madam,

Your true Honourer, and devoted Servant.

Auguſt *the* 3d. 1673.

T. S.

The

The CASE of

INTEREST
OR
USURY:

As to the Common Practice, Stated and Examined in a Private Letter.

Madam,

I Cannot but with Infinite ſatisfaction comply with your Vertuous deſires lately intimated to me by your Unckle; and likewiſe highly applaud your Generous Reſolutions, in not attempting any Method for the Increaſe of that plentiful Eſtate, which Divine Goodneſs hath caved out to you, as to the Concernes of this World, till you have a ſufficient Warrant to Juſtifie the Way propoſed.

For you muſt know, there is ſuch a thing as *God's Bleſſing*, which is of maine Importance, both for the *Procuring*, *Preſerving*, and *Improving* an Eſtate. Without this (which moſt aſſuredly is never entayled on Goods, either Unlawfully *Got* or *Manag'd*) all *Humane Providence*, *Induſtry* and *Policy* are altogether *Inſignificant*; and, inſtead of *Raiſing* we ſhall but *Raze*, and Deſtroy both our Names and Family; and which, is far more Conſiderable, our own pretious Souls.

Solomon in his Proverbs, *chap.* 13. 11. informs us that *Wealth haſtened* (or as the gloſs expounds it, When we make ſpeed to be Rich by any means whatever, either Direct or Indirect) *ſhall be diminiſhed*, which is no more than what his Father *David* told us before, *Pſal.* 126. 1, 2. *Unleſs the Lord build the Houſe, they have labour'd in vain that build it. It is vain for you to riſe before Light*, &c. Or, if for a final deciſion of this matter, you require a more abſolute Authority, behold a greater than either *David* or *Solomon*; God himſelf, who thus by his Prophet *Aggeus*, c. 1. 5, 6. makes a ſolemne Proclamation: *Thus ſaith the Lord of Hoaſts*; *Conſider your ways*; *you have ſown much, and have brought in little: You have eaten, and have not been filled: You have covered your ſelves, and have not been warmed*; *and he that gathered Wages, put them into a broken bag. You have looked for more, and behold it became leſs*; *you brought it into the Houſe, and I puffed at it*, &c.

From which, with a multitude of other Paſſages in Holy Writt, theſe two remarkable Concluſions may undeniably be Collected. 1. That many taking a prepoſterous way, and unlawful courſes, to better that Condition Wiſe Providence hath caſt them into, pull down a Curſe upon the whole, inſtead of increaſing a part; and are ſo far from Thriving according to their expectation and moral Probabilities, that by the juſt Judgment of God, ſome accident or other hath, like a ſecret Moth and Canker, eaten out what ever their care and pains had hoarded together. Daily Experience teſtifying, that as the Debauch'd, Intemperate Perſon, frequently tranſmits his bodily Diſeaſes to his Children; ſo the fraudulent oppreſſing devices of Unconſionable men, convey down an inviſible Plague on their Poſſeſſions; which, either by an inſenſible Infection waſtes and conſumes them, or gnaws out the heart and comfort of them; which Content and Comfort conſiſts in that which our Religion teaches us, in acquieſcing with that moderate, competent fortune the All-Wiſe Goodneſs hath allotted to our ſhare: So that the ſhorteſt way to be Rich, as one hath well obſerved, is not an over-eager enlargeing our Eſtates through the ordinary ſlights and Leger-demains of Earthly-minded men; but by contracting our deſires to the diſpoſal of Providence and our own proper Care and Induſtry, without incroaching on the Labour, Sweat, and Hazard of our Neighbour, under pretence of doing him a Courteſie in *Lending*, but in reallity Ruining both him and his by a moſt Tyrannical Exaction of *more* than was delivered into his Hands.

The other Corollary we may deduce, is, that not only unjuſt ſhifts either

ther in obtaining at first, or afterwards in bettering our External Affaires; but even a neglect to make that good use of Temporal Blessings, which our Heavenly Father intended when he bestowed them on us, (much more the abuse of them, to the gratifying our sensual Pleasures, Lusts and Vanities) is both accountable for, at that great and terrible last Assizes, when a strict Examen shall be made of every Idle Word, (unless we think our Saviour was in jest when he so positively declared *Math.* 12.37. *I say unto you, that every Idle Word that men shall speak, they shall render an Account for it in the Day of Judgment.* What then shall we think of those prodigious expences which Pride and Luxury have squander'd away?) and frequently, either sooner or later, even in this World derives some signal Vengeance on the Offendors, either in their persons, or, which is equivalent, their near Posterity; God himself having Avow'd no less, *Exod.* 20. 5. *I am the Lord thy God, Mighty, Jealous, Visiting the Iniquity of the Fathers upon the Children, unto the third and fourth Generation of them that hate me,* &c.

For, whatever we may conceit of our selves, we are not absolute Lords and Masters of what we enjoy here, but only Stewards, intrusted with so many Talents as the Supreme Wisdome judges requisite for our Capacity, (some in a larger, some in a more slender measure;) and therefore we are obliged, both to be contented with the Portion assign'd us, and neither *improve* nor *employ* it otherwise than the known Will of the *Bestower* will authorize us. Otherwise it is to be feared, we shall too truly experience what S. *Gregory* the great hath forewarned us of; That *the exact Reckoning which the Divine Tribunal will infallibly one day make with us, increases and multiplies not only in proportion to the good things we receive, but also to the tricks and shifts used to advance them:* Or what our Blessed Saviour teaches in the Gospel, *That it is as easy for a Camel to pass through the eye of a Needle, as for a Rich man to enter into the Kingdom of Heaven*: Which is no such Paradox, considering what the Apostle hath observed, that *The Love of Money is the Root of all Evil*; and the manifold temptations Wealth betrays a man to, both in *Getting*, *Keeping*, *Imploying*, and *Leaving* it, as would be obvious to instance in most of the Villanies committed in all ages of the World, upon this very score.

But it is not my purpose, (neither I presume, your desire) to unrip all those *Intrigues* and *Mysteries of Iniquity* wherewith the World abounds at this day, as to the point of *Thriving* and *Improvement*. My design in this Preface was only to let you see, that it is good *Policy* as well

well as *Piety* to avoyd thoſe *By-Paths*, and *Stratagems* wholly unwarrantable, which in the concluſion will be found to be the fatal *Deſtruction*, rather than *Augmentation* of an Eſtate.

To omit therefore thoſe more open crimes of *Cheating*, *Oppreſſion*, *Sacriledge*, or detaining from God what was once Conſecrated to his Service, *&c.* I ſhall only freely diſcover the Truth at preſent, concerning that *Epidemical Raging* and *Reigning Diſeaſe* of *Uſury*, yet ſo generally look'd on as otherwiſe, that it is become in a manner a Jack of all Trades, an Univerſal Profeſſion; and though the moſt ſordid and mechanical in it ſelf (aſhamed even of its own name, witneſs the dwindling of *Uſe* into *Intereſt*) yet practiſed by the greateſt Pretenders to Gentility (however *under-board* as much as poſſible, out of ſight (a ſhrewd Argument, all is not juſtifiable.) And I ſhall not ſpeak of it in it's *Latitude*, or at *large*, but only as it is limited by the *Laws of the Land*. For of it ſelf, it is ſuch a ſpreading Leproſie, that it was high time for the civil Phyſitian (I mean the Magiſtrate) to lend a helping hand, and hinder the growth, where he could not wholly prevent the Infection, barely *permitting* what he could not without a far greater Inconvenience *prohibit*.

The *Queſtion* in debate (if there may any *Queſtion* be made of a thing ſo poſitively decided by all *Reaſon* and *Authority*, both *Divine* and *Humane*) may without any farther *Preamble*, be thus fairly ſtated as to us here in *England*,

Whether Intereſt *or* Uſe, *though permitted by the Laws of the Land, is abſolutely or in it ſelf Lawful, as being Warrantable by the Law of God and Principles of Right Reaſon?*

NOw, *Madam*, though I intend chiefly *your ſatisfaction* in this Paper; and conſequently this Diſcourſe is penn'd for your private peruſal only; yet becauſe it may poſſibly contrary to my intention, happen into their hands who will take the liberty to examine the grounds of this Aſſertion, I muſt crave leave to proceed ſomewhat after the manner of the Schools: However I hope with ſo much *candour* and *perſpicuity*, as may no ways prejudice its main deſign; which, as I premiſed, was ſolely the *removal* of your difficulties. And to teſtifie my own fidelity, and unbiaſſedneſs in the preſent Controverſie, when ever I have occaſion to quote Authorities, either Sacred or Prophane, I

ſhall

ſhall readily put my ſelf to the double pains, both of *Tranſcribing*, and *Tranſlating*, that ſo impartial Judges may the better cenſure.

To begin then with the *Quid Nominis & Rei*, or what it is we diſpute againſt Uſury (in Latine *Uſura*, in Greek τοκος) or as we now adayes mince the matter, Intereſt is, *Quidcunque ſolutioni Rei Mutuatæ accedit, ipſius Rei Uſus gratia, pactione interpoſita, vel hac Intentione habita, in contractu, vel exactione habita poſt contractum*, as the Summuliſts uſually define it: That is to ſay, what ever is more than the payment of the thing Lent, upon the account of the Uſe of the thing, either by vertue of a Contract or Bargain interpoſed, or only with this *Intention* in the Bargain (namely, of receiving *More* than was *Lent*) or laſtly by reaſon of ſome action occurring after the Bargain.

This Deſcription is very exact, and includes all, or moſt of the kindes of Uſury. But being ſomething obſcure to thoſe who are not verſed in *School-Learning*, I ſhall rather give you this following Character of it out of the Angelical Doctor of the Church S. *Thomas Aquinas* 2. 2. q. 78. *Uſura eſt quicquid ſupra ſortem accedit*: What ever ſurmounts the Principal is Uſury. Or, *Uſura eſt Pretium pecuniæ mutuatæ, vel cujuſcunque Rei, cujus Uſus eſt Conſumptio vel Diſtractio ejus.* Uſury is Gaine Received by lending of Money, or any other thing, the Uſe whereof conſiſts in its Conſuming or Alienation.

Where by the way is to be Noted, that through the barrenneſs of our Engliſh Language, we are forced to uſe the word (Lend) in the buſineſs of Uſury, though it be very improper: For *Mutuum* or *Mutuatum* in Latine, which we render by *Lending* in Engliſh, is, *facere de Meo Tuum*, or a Contract, in which the Dominion or Right to any thing conſiſting of Number, Weight, or Meaſure, is tranſlated from the *Lender* to the *Borrower* (*a Mutuante in Mutuarium*) with Obligation to reſtore either the ſame, or the like in kinde and goodneſs. And this for the moſt part happens in things Conſumptible by their very Uſe, as Corne, Wine, Oyle, *&c.* among which, Money may be reckoned; for though it be not conſumed, nor periſh in it ſelf, yet it paſſes away from him who trades with it: Whereas in *Lending*, ſtrictly ſpeaking, we give away no *Right* nor *Dominion*, but only the *Uſe* and *Profit* for a time. As for example, when I lend my Horſe for a Journey, or my Cloak upon any other occaſion, I grant the *Uſe*, but not the *Thing*. Whereas in Lending Money, the Borrower is abſolute Maſter, to diſpoſe of it as he pleaſes, when he hath it. The ſame may be ſaid of *Pawning* and *Hiring* proportionably, this I thought good to intimate,

for the better underſtanding of the ſubſequent Reaſons in this diſcourſe.

In brief then, *Uſury is Gain, or Profit bargain'd for, by reaſon of ſomething Lent*; Or, *Uſury is what ever is Received beſides the Principal*. The Council of *Agatha* defines it, *Quando amplius requiritur quam datur*; when more is demanded than was Lent, *chap.* 3. St. *Auguſtine* upon the 36 Pſalm is very clear, *Si fœnerareris hominem*, i. e. *ſi mutuo dederis pecuniam tuam, a quo plus quam dediſti expectes*; *non pecuniam ſolum, ſed aliquid plus quam dediſti, ſive illud triticum ſit, ſive vinum, ſive oleum, ſive quod libet aliud, ſi plus quam dediſti, expectes accipere, fœnerator es*, &c. If, ſayes that moſt learned and holy Father, thou lendeſt thy Money to any one, from whom thou expecteſt more than thou dideſt Lend; not only Money, but any thing more than thou lendeſt, whether it be Corne, Wine, or Oyle, or any thing elſe, if thou expecteſt more than thou gaveſt, thou art a Uſurer, *&c.* Nor is St. *Jerom* leſs peremptory in his Commentary on the Prophet *Ezekiel*; *Putant quidam Uſuras tantum eſſe in pecunia*; *quod prævidens ſacra ſcriptura, omnis Rei aufert ſuperabundantiam, ut plus non recipias quam dediſti*, &c; Somet hink that Uſury conſiſts only in Money, which the Holy Scripture foreſeeing, takes away the overplus of every thing, forbidding to Receive *more* than we gave or lent.—— What the Holy Scripture determines, we ſhall more fully diſcover by and by.—— But Divine St. *Ambroſe* in his firſt book concerning *David*, hath ſo reſolutely ended this Queſtion, that I know not what reply it can admit of; *Item Eſca Uſura eſt, & veſtis Uſura eſt, & Quodcunque accedit ſorti, Uſura eſt*; *& quod velis, ei, nomen imponas, Uſura eſt*; Uſury, ſayes he, may be committed in things eatable; Uſury may be in Garments, aud whatſoever is over and above the Principal, is Uſury, and guild it over with what name you will, it is Uſury.—— It is worth our Obſervation (to name it only by the By) how ſhamefac'd and modeſt the Antient Uſurers were in compariſon of our Modern Exactors; they only exacted ſome gratuity (I ſpeak of the honeſt ſort) or Conſideration for the Courteſie, and that uſually in another kinde; a preſent of Corne, Oyle, Wine, or Cloath, or the like, (not 6. 10. or 12. *per cent*) and yet how ſharply they are taxed by the Primitive Fathers, and brought within the circle of all thoſe Curſes thundred out againſt the moſt Rigorous and Exacting Uſury.

But if nothing but Gods own Voyce will ſatisfie in this point, we have it as expreſs as is poſſible, *Ezekiel*, 18. 8. where delineating forth a Righ-

Righteous Man, he deſcribes him to be one, *Qui ad Uſuram non Commodaverit, & Amplius non acceperit*; who hath not Lent to Uſury, and hath not taken *more*, to wit, than the main ſum. So that receiving *more*, and Lending to Uſury, in Gods account, are the very ſelf ſame thing. From the mouths of ſo many Witneſſes it cannot but be evident what Uſury is. And indeed this is the Concepit which all men frame Naturally of it.

The notion of the Thing, being thus eſtabliſhed, that we might not *Aerem Verberare*, as St. *Paul* phraſes it, combate with the Winde, or argue againſt what no man owns; it remains, that we deliver our ſentiments as to the Problem propoſed, which muſt be in the Negative, namely, that

Uſe *or* Intereſt, *though permitted (or rather limited) by the Laws of this Kingdom and others, is yet abſolutely unlawful, as being condemned by the Law of God, and Principles of Right Reaſon.*

AS to the *Law of God*, the caſe is ſo clear, that I ſcarce know any thing more evidently or frequently, both forbid and threaten'd. And this Topick being of weightieſt moment with thoſe, who ſet the fear of God before their eyes, and have not their *Conſciences ſeared*, as it were *with a hot iron* (*Authorized* to borrow the Apoſtles manner of expreſſion) that is to ſay, altogether ſenſeleſs, hardened, ſtupid, and mortified, and the principles of Religion, Grace, and Good Nature, deſperately extinct through continual Cuſtome, ſenſuality and practice of ſin; I ſhall be the more punctual in preſſing thoſe Conſiderations that may be drawn from *Divine Prohibition*.

I begin with *Exod.* 22. 25. *Si pecuniam mutuam dederis populo meo pauperi, qui habitat tecum, non urgebis eum quaſi exactor, nec uſuris opprimes.*—— If thou lend Money to my people, being Poor, who dwelleth with thee, thou ſhalt not urge them as an Exactor, nor oppreſs them with Uſuries.

I am not ignorant, that Covetous Wits, and the profeſs'd Patrons of Uſury, have found out a double reply to this place. 1. That all Uſury is not here condemned, but only *Exaction*, *Exceſs*, *Tyrannical proceedings*, and, in a word, only that Uſury which either *ruines*, or very much *Oppreſſes* the borrowing party. This conceipt is ſeconded by the ſignification of *Neſhec* (the Hebrew word for Uſury) which comes from a

Root importing to *Pinch*, *Bite*, *Eat out*, &c. So that petty Interest and smaller Considerations fall not within the compass of *Non Urgebis* in the Text, *Thou shalt not Urge them*. 2. Another Evasion is discovered in those words, *If thou lend Money to my People, being Poor*. From whence our *Money-mongers* argue, provided they trade only with *Dives*, those *Golden Lads*, whose backs are able to bear it, and not with poor *Lazarus*, the needy *Handycraft-man*, or *Labouring*, *Peasant*, *Salva Res est*, they are safe enough and *shot-proof* against the *Cannon-Law* of *Exod.* 22. Their *Banks* may fructifie by an inundation from the *Ocean*, so they derive no advantage from the shallower *Brooks*.

But this *Varnish* is soon washed off. For, 1. Besides the fallacy that is too often couch'd in the *Etimology*, or *Critical scanning* of a word, the small force it hath in close Argumentation, and the great hazard of embroyling most of our Fundamentals in a *Logomachie* or Contest about words, should these *Reparties* to so manifest Prohibitions be admitted: It is replyed that all Usury is *Exactive*, *Corroding* and *Oppressive*, (though not equally, *viz.* 6. as much as 10. *per cent.*) Yet more or less, it incroaches on my Neighbours Right, and secretly gnaws the very bowels of his Estate. Not to mention its *Repugnancy* to *Evangelical Charity*, which regards not so much whether it notably *incommodates*, or *disables*, as whether it *assists* and *advances* the Good and Profit of others, though our Enemies. As also that such an Interpretation thwarts the whole current of Expositors. The *Chaldee*, derives it from a word signifying *Increase*, not *Exaction*. The *Arabick* intimates whatever is *above* the Main or Principal. The *Septuagint*, St. *Basil*, the two St. *Gregories*, *Nyssen* and *Nazianzen* term it Πλεονασμὸς, which Cardinal *Balsamon*, a Natural *Grecian* and Scholiast upon St. *Gregory Nyssen*, renders, *Cum dat quis quidpiam, ut plus quam, dederit accipiat*: When one lends something, that he may receive *more*, *Tertullian* in his fourth book against *Marcian*, calls it *Redundantiam Fœnoris* the *Redundance* or *Overplus* of Usury. St. *Jerom*, *Amplius* or *More*, whom *Vatablus* follows. *Pagninus* and the rest term it *Incrementum*, what ever *Increases*. And thus Three in the Hundred being *more* than was lent, and eating into the Borrowers Concerns, falls under the charge of *Amplius*, or Receiving *more*, and of *Oppression*, as well, though not so much as Ten; the Theft of five shillings being as peremptorily Condemned by, *Thou shalt not Steal*, as of 500 pounds.

2. As to the busines of the *Poverty* of the Borrower, this Circumstance no wayes Extuenates the malice of Usury. For the *Poor* are

here

here ſpecified, that a more tender reſpect might be had to their Indigencies, as if the Text had run thus, *Thou ſhalt not urge any of thy Neighbours, nor oppreſs them with Uſury; but more ſignally beware of Oppreſſing the Poor.* The other is bad enough, but this will prove a *Crying Sin*, and draw down a ſuddain Vengeance. And that here is no force offered to the words, it is obſervable, that excepting this of *Exod.* 22. & *Levit.* 25. in all other places of holy Scripture, there is not the leaſt notice taken of the *Poor*, but Uſury it ſelf, or taking of *more*, is abſolutely interdicted to be uſed to the one as well as the other. And as for *Levit.* 25. 35. I wiſh it were a little better minded. *Si attenuatus fuerit frater tuus*, &c. If thy Brother be impoveriſh'd, and weak of hand, and thou receive him as a Stranger, *&c.* take not Uſury of him, nor *more* than thou gaveſt; fear thy God, *&c.* Thou ſhalt not give him thy Money to Uſury, and an Overplus of the fruits thou ſhalt not Exact of him. ---- Where we have it moſt evidently aſſerted, that to take Uſury, is nothing elſe but to receive *More* than we gave; and that both are as expreſly forbidden, as the fear of God is Commanded; and withal it is more than hinted to us, that where the true fear of God is, thoſe miſchiefs will never be practiſed.

In ſhort, the *Poor* are here Nominated, becauſe they are more frequently compelled to Borrow, and conſequently undergo the burden of Uſury, than the *Rich*. Though for my own part, I ſee not but that the *Rich* may be comprehended in the number of the *Poor*. For when a man otherwiſe of a ſufficient Fortune, is reduced to terms of having recourſe to his Neighbour, for that time he may properly be called *Poor*, ſince he really wants, at leaſt for a time, that which he is forced to be beholding for to another; and according to the old ſaying, He that goes a Borrowing, goes a Sorrowing. So that (with ſubmiſſion to better judgments,) the meaning is this. — If thy Brother be impoveriſhed and weak of hand, *&c.* that is, If any Neighbour, though perhaps at other times of a conſiderable Competency, be ſo ſtraightened, that he needs thy aſſiſtance, either for *ſaving* or *improving*, by lawful means, what he already hath; or is *Impoveriſhed*, to wit, *in danger to be impoveriſhed or undone*, unleſs he have a ready ſum to lay down (which very ſubſtantial men have not always at hand, and on that conſideration may for the time be *Poor*.) Thou ſhalt lend him, if thou art able, or he give ſufficient Surety for the Principal, or no notorious and undoubted diſadvantage ariſe to thy ſelf thereby, without taking Uſe or *More* of him.

That this is the Genuine ſence of this place, appears from *Deut.* 15. 7. *Si Unus de fratribus tuis*, &c. If one of thy Brethren, *&c.* come to Poverty, thou ſhalt not harden thy heart, nor cloſe thy hand, but ſhalt open it to the poor Man, and ſhalt lend him that which thou perceiveſt he hath need of; and *v.* 10. Neither ſhalt thou do any thing *Craftily* in relieving his Neceſſities, that our Lord thy God may bleſs thee at all times.

From which places of *Exod.* 22. and *Deut.* 15. thus compared together, a very Learned Doctor thus argues. Pray what ſtrange Conſequence is this, The Law forbids to take Uſe from a poor Man; therefore it permits us to receive it from the Rich? Let us examine a few Inferences of the like Nature, *Exod.* 22. 22. *Viduæ & Pupillo non Nocebitis*, &c. A Widdow and an Orphan you ſhall not hurt; if you hurt them, they will cry to Me, and I will hear their cry, and my Fury ſhall take Indignation, and I will ſtrike you with the Sword, and your Wives ſhall be Widdows, and your Children Orphans. Let us ſee a parallel Concluſion; we muſt not hurt the Widdow nor Orphan, therefore we may deal as rigorouſly as we pleaſe with thoſe who have a Father or a Husband. Again *Deut.* 27. 18. *Maledictus qui errare facit cæcum*, &c. Curſed be he that maketh the Blinde go amiſs in his Journey. But there is no harm done, if we put one that hath the uſe of his eyes, out of his way wittingly. Once more, *Deut.* 24. 14. *Non negabis mercedem indigentis*, &c. Thou ſhalt not deny the Hire of the Needy, but the ſame day ſhalt thou pay him the price of his Labour before the going down of the Sun, becauſe he is Poor, and therewithal ſuſtaineth his life, leſt he cry againſt thee to our Lord, and it be imputed to thee for Sin. Now in this Logick it will follow, that thoſe who are not in want, or have ſomething elſe to live upon, may without any ſcruple be defrauded of their wages.

But the forecited place of *Deut.* 15. 7. If one of thy Brethren come to Poverty, thou ſhalt not harden thy heart; thou ſhalt lend him that, which thou perceiveſt he hath need of, *&c.* affords us an unanſwerable ſolution to this Objection. The Text commands us to Lend to the *Poor*; therefore we muſt Lend to none but the *Poor*, (I hope they will acknowledge their own Concluſion.) The Law forbids to take Intereſt of the *Poor*, therefore only with the *Poor* we may not exerciſe Uſury. Now if we muſt lend only to the *Poor* (as by their Argument we muſt) and Uſury exacted from the *Poor*, (even our Adverſaries being Judges) is unlawful, ſince we muſt lend only to the *Poor*; it inevitably follows that all Uſury is unlawful. *Calvin*

Calvin ſeems to plead thus in behalf of Uſurers. The Rich have a greater ſtock, and therefore may without dammage ſpare ſo much as the Intereſt comes to. His words are, *Eſt ditior, & poteſt abſque damno carere.* But pray, ſaies the forementioned Learned Man, is not this to Patronize Rognes and Thieves? Will not the ſame excuſe ſerve the Robber as well as the Uſurer? He is a Monied or a Landed Man, and and can without much Inconvenience, part with ſo much as I take. But let him be Poor or Rich, Theft is in its own Nature unlawful. No leſs is Uſury, which is a kinde of Thievery. Yet is neither unjuſtifiable for the quantity or ſum, whether great or ſmall; but by reaſon of thoſe words of the Law, as fatal to Uſury as Robbery, *Exod.* 20. 17. *Neque omnia, quæ illius ſunt. Thou ſhalt not Covet thy Neighbours Wife*, &c. *nor any thing that is his.* But thoſe things are his which are procured by his Induſtry and hazard, and we muſt all eat the Labours of our own hands.

Thus far he. And I have the rather in a manner tranſcribed ſo much, becauſe the Author (Biſhop *Andrews*) is generally eſteemed one of the moſt Learned Prelats the Proteſtant Church of *England* ever injoy'd; and beſides this, he writes as it were by way of Apology in defence of his Church, which he acknowledges was taxed (though unjuſtly as he conceives) by Catholicks abroad, for allowing, if not teaching this doctrine of the Lawfulneſs of Uſury; ſo that he ſeems to ſpeak the mind of the whole *Church of England*. And I have inſiſted the longer upon theſe two places, becauſe they were ſubject to exceptions. But amends ſhall be made in what follows; for they are ſo clear from any captious Cavils, that to recount them will be ſufficient both for *Proof* and *Explaining*.

The next Divine Authority is, from *Deut.* 23. 19. *Non fœnerabis fratri tuo ad uſuram*, &c. Thou ſhalt not lend to thy Brother, Money to Uſury, nor Corn, nor any other thing, *&c.* & to thy Brother thou ſhalt lend that which he needeth, without Uſury, that our Lord thy God may bleſs thee in all thy work, *&c.* Here the Caſe is plain, for there is no mention either of *Poor* or of *Tyrannical Exaction*; but the act it ſelf abſolutely and generally prohibited, both as to perſons and things, either in Quality, Money, Corn, or any thing elſe; or in Quantity without Uſury, that is, as I before demonſtrated, without Receiving *More* than was delivered. And it is worth our Notice that this book of *Deuteronomy* being but an Exegetical or declaratory Repetition of the Law of *Exodus*, as it were to prevent thoſe ſhifts that might be made;

wholly

wholly omits the putting in of *Poor*, or *Exacting* too much; to teach us that the thing was indifferently denyed to all persons, Rich and Poor; and that in the least quantity, six shillings as well as six pound for the hundred. For the Rule of Lawyers, is, that therefore later Statutes are made, that they may explain the former.

That great Patron and Restorer of the *Jews*, good *Nehemias* most sharply taxes this vice, and spares not to reprove the *Princes* themselves, 2 *Esdras* 5.7. (or according to the English account, *Nehem.* 5.7.) I was, sayes he, exceeding Angry, and rebuked the Princes and Magistrates, and said to them, *Do you every one exact Usury of your Brethren?* &c. The thing is not good which you do. Why walk you not in the fear of our God, lest we be upbraided by all the Gentiles our Enemies? *Reddite eis hodie agros suos, quin & centesimam pecuniæ*, Restore their Fields and Vinyards, yea the hundreth part also of Money, Corn, Wine and Oyl, which you were wont to exact of them. Where we see so petty a matter as the hundreth part, not only condemned as contrary to the fear of God, who had forbidden it; but even Restitution enjoyned, as of goods unjustly purchased, and the practice censured as scandalous to the very Heathen.

The Royal Prophet *David* in his 14th. *Psalm*, having proposed the Question to God Almighty, about the Qualifications requisite for the attaining Eternal Felicity; *Lord, who shall dwell in thy Tabernacle, or who shall rest in thy Holy Hill?* God himself in the fifth verse returns an Answer, which may be called the Usurers Doom. *He that sweareth to his Neighbour and deceiveth not*; *Qui pecuniam suam non dedit ad Usuram*, who hath not given his Money to Usury. Upon which words St. *Ambrose* thus argues. *Si ergo qui non dedit, Benedictus*; *sine dubio Maledictus qui ad Usuram dedit*: If he be blessed who hath not put out to Use, without doubt he is Cursed that drives that trade. If he who hath not done it, shall ascend to Gods *Holy Hill* of everlasting *Happiness*: He that is guilty shall questionless be precipitated into the bottomless *Gulfe* of endless *Miseries*. I might here Cursorily take notice that some Criticks have observed, that not only the Usurers final *Damnation* is here asserted, but the temporal *Anathema*, or *Excommunication* from the Church Militant is more than glanced at; since he is neither permitted to dwell in Gods *Tabernacle* or *Catholick Church*, nor to rest in his *Holy Hill*, or *Mount Sion*, in the *Jerusalem that is above*. But of his Excommunication.

From

From the Father, who was a man after Gods own heart, let us paſs to the Son, who was the Wiſeſt of Men; I mean from *David* to *Solomon*, and ſee what his thoughts are in this buſineſs, and we ſhall find that the Uſurers Condition is as bad in this World, as it is threaten'd to be in the next, *Prov.* 28. 8. *Qui coacervat Divitas Uſuris & fanore*, &c. He that heapeth up Riches by Uſury, gathereth them for him that is liberal to the Poor. A moſt remarkable Curſe upon the Uſurer, that what he ſcrapes together ſhall never take root, or continue in his Family, but be *tranſplanted* by way of Gratuity to the Generation of the Merciful and Charitable.

As Uſury is very pernicious to the *Outward Eſtate* thus managed, ſo it is no leſs fatal to the *Credit* and *Reputation* of the Profeſſors. Theſe Publicans contracting a general Odium and Malediction, which multiplies faſter than their bags, in ſo much that quite contrary to a right Patriot and Friend to Man-kinde, the Uſurer lives more by his Neighbour's Tears than his own Sweat, and dyes with the Tryumphs of all that know him. A man would ſtand aſtoniſhed at that Complaint of the Prophet *Jeremy*, chapt. 15. 10. *Va mihi*, &c. Woe is me, my Mother, why haſt thou borne me, a man of brawling, a man of diſcord in all the Earth? I have not lent to Uſury, *&c.* yet----all Curſe me. The good Prophet is in amazement how his name came to be ſo blaſted with popular Infection; and cannot imagine that the Vileſt Wretch ſhould become ſo loathſome and nauſeous to his Brethren, but by that deteſtable aſperſion of Uſury, on which an *Univerſal Curſe* ſeems to be entayled, which Vice he knew and proclaimed himſelf wholly untainted withal.

But of all the heavy Judgments *denounced* in Gods Word by his own mouth, *ſeconded* by a ſolemn Oath, and *back'd* with a moſt vehement Repetition, that ſeems to be levell'd with moſt Terrour at the Uſurers head which we find *Ezek.* 18. 7, 8, 9. *&c.* and indeed well-nigh through the whole Chapter; where firſt for his greater glory he is ranked amongſt thoſe, who lift up their eyes to Idols, Violate their Neighbours Wife, approach to a Menſtruous Woman, make the Poor and Needy ſorrowful, (either by Uncharitableneſs or Oppreſſion,) Violently commit Robberies, (that is by ſheding of blood as the Context ſeems to infinuate,) reſtore not the Pledge, do Abomination. And then in the Rear of this Black Regiment comes up, *Ad Uſuram dantem & Amplius accipientem*, who giveth to Uſury, or taketh *More*, as if this were the ſum of all the reſt. Then this Indictment being thus found good

and valid, the diſmal ſentence is at laſt paſſed, *v.* 13. What, ſhall ſuch an one live? He ſhall not live. *Cum hæc deteſtanda fecerit, Morte Morietur*, Whereas he hath done theſe deteſtable things, he ſhall dye the death, his blood ſhall be upon him. This, me thinks, if duly pondered, ſhould make the Uſurers heart ake, his haire briſtle, his joynts tremble, and himſelf become a horrour to himſelf; or as the Prophet ſpeaks, a *Terrour round about him.* For as ſure as God ſpeaks theſe things, ſo ſure is he to feel them (if he make not Reſtitution) with utmoſt Rigour and Extremity.

God by the ſame Prophet, *chap.* 22. 12. ſpeaks much to the ſame purpoſe. *Munera acceperunt in te*, &c They have taken guifts in thee to ſhed blood, thou haſt taken Uſury and Overplus, and thou haſt forgotten me, ſaith our Lord God. As if he had ſaid, Thou haſt forgotten that I have ſo punctually and univerſally forbid and threatened this Unconſionable practice. To which may be added, that Uſury is here compared with the forgetting of God, which in Scripture phraſe is the *Imprimis*, *Item* and total ſum, the very ſource and original of Sin and miſchief.

Thus I have, as briefly as the matter would permit, from the Holy Writings of the Old Teſtament, underſtood according to the judgment of the Holy Fathers, moſt learned Expoſitors, and Sacred Councils, declared the ſence of the Divine Law in point of Uſury. And I think you will confeſs them ſo diametrically oppoſite, that it will be an equal task to reconcile Idolatry with the firſt Commandment, and the *Common Trade of Uſury* with the *Righteous Law of God.*

And leſt we ſhould flatter our ſelves, that *Chriſtian Liberty*, Purchaſed by Chriſt, and held forth in the Goſpel, diſingages us from all thoſe Legal Comminations and diſpenſes with the ſtrictneſs of theſe prohibitions: We muſt obſerve (and this without looking through the Spectacles of our proper temporal Intereſt) that our Bleſſed Saviour at the very entrance into his Preaching, publickly proteſts that he came not to deſtroy or evacuate the Law, but to compleat and perfect it; as might be inſtanced in divers particulars from St. *Math.* 6. 18. 22. &c. You have heard, ſayes he, it was ſaid to them of Old, *Thou ſhalt not Kill*, but I ſay unto you, *Whoſoever ſhall be angry with his Brother, ſhall be in danger of Judgment*: And whoſoever ſhall ſay, *Thou Fool, ſhall be in danger of Hell Fire.* You have heard it was ſaid to them of old, *Thou ſhalt not Commit Adultery*: But I ſay to you, *Whoſoever ſhall look on a Woman to Luſt after her, hath already committed Adultery*

with

with her in his heart: You have heard it was ſaid, *Thou ſhalt Love thy Neighbour and Hate thine Enemy*: But I ſay to you, *Love your Enemies, do good to them that Hate you, Pray for them that Abuſe you*, &c. And as to our particular Caſe, it is moſt evident he was ſo far from abrogating the Laws then in force, that he rather inculcates, ratifies and ſtrongly confirms them both by his Doctrine and Practice.

By his Doctrine, thus St. *Luke* 6. 32. If you love them that love you, what thanks have you? for Sinners alſo love thoſe who love them. And if you do good to them who do good to you, what thanks have you? Sinners alſo do the ſame. And if you lend to them of whom you hope to receive, what thanks is it to you? For Sinners alſo lend to Sinners, for to receive as much. But love you your Enemies; do good and lend, hoping for nothing thereby (δανείζετε μηδὲν ἀπελπίζοντες, *Mutuum date, nihil inde ſperantes*) and your Reward ſhall be great, and you ſhall be Sons of the Higheſt, becauſe he is beneficial to the unkinde and evil. *Be ye therefore Merciful, as your Father in Heaven is Merciful.*

From which Heavenly diſcourſe is fairly Inferred,

Firſt, That the matter of Uſury ſtands upon the ſame terms under Goſpel diſpenſation, as it did in the Moſaical. I ſay the *ſame* at leaſt, as to the buſineſs of cancelling, though perhaps otherwiſe more ſtrictly interdicted than before, upon manifold Conſiderations.

Secondly, That Lending is a work of Mercy, and therefore ſhould be free (*Pſal.* 36. 26. *Tota die miſeretur & Commodat, & ſemen illius in benedictione erit.* All the day (that is upon all occaſions) he is Merciful and Lendeth, and his Seed ſhall be in Bleſſing, *Pſal.* 112. 5. *Acceptable is the Man that is Merciful and Lendeth*; *Jucundus homo*, as the Vulgar reads it.) For as *Giving* is a relief of our Neighbours neceſſity for ever, ſo *Lending* is Relief for a time; and this is the only Circumſtance that diſtinguiſhes them. Nay in ſome ſence, Lending is a higher Act of Charity than Giving. For, in Lending I incourage the Party to Labour and Induſtry, that he may be able to repay me the Stock or Principal at the time aſſigned; whereas in Almes-giving, it is referr'd to the pleaſure of the Relieved, as to its diſpoſal, who may poſſibly abuſe it and ſquander it idly away, knowing he is no further accountable. Whence I conclude, that Lending in its *Primary Notion* and *Inſtitution*, importing a ſingular Act of Charity (as it is ſenſibly acknowledged by thoſe, who being to ſet up for themſelves, enjoy the benefit of five or ten pounds, for ſo many years without any Intereſt, only

putting in ſufficient Security for the Principal; and they are worthily reckon'd among choyce Benefactors, who bequeath ſums of Money to ſuch pious Employments;) and Charity if you will believe St. *Paul*, 1 *Cor.* 13. ὐ ζητεῖ τὰ ἑαυτῆς, ſeeketh not her own; it neceſſarily follows, that by Lending to my own Profit (for where is there one in ten thouſand that either chiefly deſigns the benefit of the Borrower, or ſo much as inquires whether he hath made any?) I commit both *Sacrilege* and *Simony*; by alienating what was deſigned by the Law of God, Nature and Nations to the profit of my Brother, from him to my own Coffers, and ſelling a pretended Courteſie to him (which is likewiſe full of hazard) for a real and unqueſtionable (morally ſpeaking) advantage to my ſelf.

Thirdly, That the ſtyle of the New Law runs thus; We are in our Lending not ſo much as to *hope for any thing thereby*; that is to ſay, any thing more than our own, or what we Lent. For our Saviour ſpeaks not here of *Giving*, which is an entire quitting of all Right and Dominion to the thing beſtowed, and that for ever; but of *Lending*, which neceſſarily involves both a Right of demanding, and an Obligation of repaying what was disburſed. So that by Lending and hopeing for nothing thereby, cannot be underſtood an Evangelical Counſel, or matter of indifferency, as if we ſhould Lend and expect nothing again, not ſo much as the Principal, for this would not be *Lending* but pure *Guift*; but a Precept of Charity to ſupply the wants of our Neighbour for a time (when we cannot conveniently for good and all) if it may be done without eminent prejudice to our ſelves (for all the Commands of aſſiſting the Poor oblige no further) and not ſo much as hope, have an eye or the leaſt regard and reſpect to ſelf-Intereſt, which may accrue upon the ſcore of Lending; which is properly to hope for nothing *thereby*, namely *by* the act of Lending, but only the ſatisfaction to have done our Neighbour a Courteſie, which I confeſs by the Law of Gratitude he is bound to acknowledge, and (if his Improvements have been notable) in ſome meaſure to repay; but by the Law of God I can neither bargain for, nor exact upon the bare account of Lending.

To cloſe this Argument; I think this Dilemma is unanſwerable. Either our Lord and Saviour, when he bids us *do good and Lend, hoping for nothing thereby*, impoſes ſome duty upon us, or his words were to no purpoſe, and ſignifie nothing. To affirm the latter is little better than Blaſphemy, ſince he himſelf ſo ſolemnly proclaimes that *Heaven and Earth ſhall paſs away but one* Iota *or Tittle of his Words ſhall not paſs.*

paſs. If he layes any Obligation upon us, then either it is, that we ſhould lend, and hope for nothing, not ſo much as the Principal, and this is more than I urge, or the Defenders of Intereſt will willingly hearken to; or elſe, we muſt lend and hope for nothing by way of Augmentation or Overplus, over and above what was delivered. One of theſe Interpretations muſt be faſtened upon theſe words, or elſe τὰ nothing will be *Terminus Impertinens* as the School ſpeaks, and ſtand for as much as the Advice, juſt *nothing at all.* And now I leave the Uſurer to his choyce; let him take which Expoſition he pleaſes, one of them he cannot avoyd.

This for the *Doctrine* of the Bleſſed Jeſus, to which his practice was conformable, though with ſome difference; that what he only diſſwaded in words, he ſeverely puniſhed in his actions, as may be Collected from the 2 of St. *John*'s Goſpel, *v.* 14. where we read, that *Jeſus finding in the Temple them who ſold Oxen, Sheep, and Doves*; and the *Bankers* (*Numularios*, τοὺ κερματιςὰς, τῶν κολλυβιςῶν is St. *Matthew*'s word) *Thoſe who ſat with ready Money for ſuch who would Borrow*) ſitting, *he made a whip of ſmall Cords, and caſt them all out of the Temple*, &c. *and the Money of the Bankers he poured out, and the Tables he overthrew.* St. *John* indeed reports that he ſaid only to the Sellers of Oxen, Sheep and Doves, *Take away theſe things from hence, and make not the Houſe of my Father, a Houſe of Merchandize.* But St. *Matthew*, chap. 21. 13. recounting the ſame Hiſtory, adds, that he threw them out of the Temple with this ſmart ſarcaſme, *My Houſe ſhall be called the Houſe of Prayer, but you have made it* (Σπήλαιον λῃςῶν) *a Den of Thieves.* Now thoſe who bought and ſold could not properly be ſtiled Thieves, ſince in it ſelf, buying or ſelling is an honeſt Vocation; and therefore it is more than probable that St. *John* only mentions what he ſaid to the Buyers and Sellers of Oxen, *&c.* but St. *Matthew* adjoyns what was particularly addreſſed to the Bankers or Uſurers; and ſhews that our Saviour made no diſtinction between their Profeſſion and that of common Rogues. And yet as we may diſcover from the Hebrew Antiquities, theſe Bankers only accepted of ſome ſmall preſent, as fruits or ſome ſuch like Commodity, for the uſe of their Money, far leſs conſiderable, and indeed nothing in reſpect of what is demanded now adays.

It would not be beſides the purpoſe to reflect here with many Holy Fathers and great Doctors, how our Saviour by driving Uſurers out of the material Temple, did leave a ſufficient Authority for the ſucceed-

ing Prelates of his Church, to exclude them from the *Communion of Saints* by Excommunication, as is to this day, and hath for many hundred years been practiſed in Catholick Countries by Eccleſiaſtical Canons.

Let me deal ingeniouſly with you; either our Bleſſed Saviour in theſe two places ſo much inſiſted on, did abſolutely forbid the practice of Uſury; or we muſt confeſs that at leaſt in this point the Goſpel falls ſhort of the Law and Charity (which yet breaths in every line of the Goſpel) is more coldly preſſed in *This* than *That*, which in effect is to make Chriſtians worſe than Jews, and affirm that Chriſtians are allowed more unconſcionable Exactions from one another, than was ever permitted in the Moſaical Oeconomie; which aſſertion, how offenſive it would prove to pious Ears, and diſcreditable to our Religion both with Jews and Heathens, I leave it to your good judgment, *Madam*, to conceive more amply than I can repreſent.

Before I diſmiſs this Motive of the Divine Prohibition, it will be worth the while to prevent a double Objection; one is produced out of the Old Teſtament, the other out of the New.

The former is from *Deut.* 23. 19. *Thou ſhalt not lend thy Brother Money to Uſury*, &c. *ſed Alieno*, but to a ſtranger. So that it ſeems Uſury is not intrinſecally, or in its own Nature Evil, for then the exerciſe of it would have been indifferently denied towards *All*, the *Stranger* as well as the *Native* or *Inhabitant*. But to this the Anſwer is Obvious; for,

1. This favours not at all our *Modern Money-Merchants*, who take all fiſh that comes to Net; not diſtinguiſhing between Strangers and their own Brethren.

2. Since the coming of the *Meſſias*, or the Bleſſed *Jeſus*, the Wall of *Partition* between Jews and Gentiles, or Brethren and Strangers, is now pulled down, and both are made one, (Χριστὸς γὰρ ἐστιν ἡ εἰρήνη ἡμῶν ὁ ποιήσας τὰ ἀμφότερα ἕν, καὶ τὸ μεσότοιχον τοῦ φραγμοῦ λύσας, as St. *Paul* ſpeaks, *Epheſ.* 2. 14. *fecit utraque unum, medium parietem maceriæ ſolvens*,) we are now all one Flock under that *great Shepherd* of our Souls, and ſo all men are our Brethren, and the *By-word* of Strangers is wholly Antiquated, and conſequently Univerſally Interdicted.

3. By this Argument, ſtretch'd to the utmoſt, we could only take Uſe of Jews, Turks, and Infidels, which I preſume our Bankers will not be content with,

4. I may ſpeak in this matter as our *Saviour* himſelf did in the point of Divorce, *Math.* 19. 6, 7. He had told the *Phariſes*, that *Man and Wife were not two, but one fleſh; and therefore what God had joyned together, no man could ſeparate.* To this the Phariſes retort, *Why then did* Moſes *command to give a Bill of Divorce and diſmiſs her?* our *Saviour* Anſwers, *Becauſe* Moſes *for the* hardneſs of your hearts (πρὸς τὴν σκληροκαρδίαν) *permitted you to diſmiſs your Wives, but from the Beginning it was not ſo.* Thus becauſe the Jews, as it is ſtill obſerved, were of a penurious, griping, exacting Nature; to prevent a greater miſchief, namely of Uſury and Exaction, and conſequently of Contention, Law-ſuites and Ruining of Families among themſelves; for the *hardneſs of their hearts* God permitted them to take advantage of Strangers. Juſt as in hotter Climats, the Stews and Publick Brothels are tolerated, not as juſtifiable, but to divert the groſſer Crimes of Adultery, Sodomy and Beſtiality. And humane affairs are many times reduced to thoſe Exigencies, that ſmaller offences force the Magiſtrate to connive at them on purpoſe to ſtave off more notable Enormities; of two Evils the leſs being always to be choſen. Nor doth this Doctrine infringe St. *Pauls* Rule of *not doing Evil, that Good may come of it*: For behaving ones ſelf *purely permiſſively*, or Negatively, *i. e.* not actually concurring to it, is not poſitive committing it, as appears by the Toleration of all the Extravagancies and Impieties acted upon the Worlds Theatre, which yet might be eaſily ſtopp'd, if the All-Wiſe Providence did not know how to extract greater Good out of them; which Reaſon, as it ſufficiently vindicates the *Supreme Purity*, ſo may it juſtifie *Subordinate Authority*, when neceſſitated upon the Emergencies of Humane Frailty or Malice, to tranſcribe the Divine Original in its proceedings, and eſpecially when it hath not only *hopes*, but *aſſured experience* of producing the ſame happy effects.

The Indulgence then, or permiſſion of dealing after this faſhion with Strangers, was altogether Extraordinary, and much of the ſame Nature with that grant God made them, *Exod.* 11. 2. *of Robbing and Spoyling the* Ægyptians, *under the pretence of Borrowing*, which was a ſpecial act of Gods Perogative and Supreme Dominion to tranſfer Right whither, and to whom he pleaſes, and ſo both Impertinent to our purpoſe, and the like Conſequences moſt pernicious to be reduced to practice. Moreover you will perceive by the ſequel of this Diſpute, that the Authorities and Reaſons hereafter to be alleaged (as the Texts of Holy Scripture already produced have done) as forceably conclude againſt wronging a Stranger as our Brother.

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The other Pretext that Usury palliates her deformity withal, is extorted from one of our Saviours Parables, St. *Math.* 25. 14. &c. where he speaks of a man that was going into a far Country, and delivered his Goods to his Servants, that they might Traffick; to one he gives five Talents, to another two, and to the third one: The first Traded, and made his five Talents ten; the other likewise advanced his couple to four; but the last digging in the Earth, hid his Masters Money: Now at the return of their Lord, the two former for their diligence are dismissed with an *Euge serve bone & fidelis*, &c. *Well done Good and Faithful Servant, enter into the joy of thy Lord*; whereas the third, though he faithfully restored what he had received, and that entire, without the least embezlement, yet for not employing his one Talent proportionably to the others five and two, meets with this terrible Sentence, Πονηρὲ δοῦλε, &c. *Serve male & Piger*, &c. *Thou Wicked and Sloathful Servant, thou oughtest to have committed my Money to the Bankers, that coming home, I might have received my own with Usury. Cast ye out the Unprofitable Servant into utter darkness, there shall be weeping and gnashing of Teeth.*---Here our Money-mongers think their profession not only tolerated, but highly applauded by Christ's own Approbation.

Truly at the first proposal of this place, I knew not well whether the Objector were in earnest or jest; for the Consequences of it are so monstrously absurd, that I could not conceive it possible for any serious man to put such an Application or Construction upon it. Yet occasionally finding that *Amesius* (otherwise no unlearned Clerk) makes use of this very Text to countenance what I now plead against, I shall reply somthing to what else would probably have produced nothing but my smile.

1. And to omit that known Maxim in Divinity, *Parabola vel similitudo non est Argumentativa*. No solid conclusion can be drawn from Metaphorical or Allegorical premises; if they be not else-where clearly (*terminis terminantibus*) delivered. For why might I not as well justifie a Servants cheating his Master, from the Allusion to the unjust Steward in *Luk.* 16. 1. 2. &c. as Usury from this Reference to the Talents? I am sure the Circumstances are parallel, and the Bayliffe is as highly commended for reckoning but fourscore quarters of Wheat to his Master instead of an hundred, as here the improvement of five Talents to ten, is *v.* 8. *Et laudavit Dominus Villicum Iniquitatis*, &c. And the Lord praised the Bayliffe of Iniquity, because he had done wisely. And then our B. Saviour subjoynes, *For the Children of this World are Wiser*

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is their Generation than the Children of Light. I commend these two Parables to your serious perusal, and I am confident you will easily discover, that if such kind of Argumentations be allowed, the slie, pilfering Steward or Apprentice will finde as fair a Cloak for his Knavery in the latter, as the griping Miser can in the former for his greedines.

The sum of the busines is this; neither the one nor the other, can any ways pretend a Warrant for their proceedings from these two Scriptures; for *simile non est Idem*: In every Similitude or Parable, one thing is expres'd to the Sence, & another suggested to the Understanding. And therefore we must (unless we resolve to mistake in unridling such obscure speeches) attend principally to the drift and scope of the propounder, which we shall find to be quite different from what is pretended. For the design of the Blessed Jesus in the first of these Resemblances, was only to inform us how dreadful a thing it is not to employ the very least Talent, Guift or Grace of God to its proper use, His Glory, the good of our Neighbour, and the advantage of our own soul. So that it is *Spiritual Usury* that is here urged, and that by a consideration *a fortiori*: If worldlings be so sollicitous in improving their temporal, fading stock; and Carnal Masters are so rigorous in exacting an account of the profit and in-come redounding from the same; it neerly behoves us, who have all, more or less, received some Talent or other (as Learning, Strength, Beauty, Riches, Time; but above all, the saving knowledg of God reconciled to us through the blood of his Son,) from our Heavenly Father, not idly to lay it up in a Napkin, (which in St. *Paul*'s judgment is the *Receiving the Grace of God in vain*) or Prodigally consume it on our Lusts and Vanities, but to use it faithfully to the intents and purposes aboveſaid, most certainly expecting to undergoe a severe Examin, both at the private *Audit* of our *Death*, and at the final *Return* of our *Great Master* to the General Judgment; when, if our scores be not quitted in this life, it is to be feared, μήποτε σε παραδῷ ὁ Κριτὴς, &c. *Ne forte tradat te Adversarius*, &c. lest the Adversary deliver thee to the Judge, and the Judge to the Officer, and thou be cast into Prison. *Amen*, I say to thee, thou shalt not go thence, till thou hast paid τὸ ἔσχατον κοδράντην, *Ultimum Quadrantem*, the uttermost farthing, St. *Math.* 5. 26.

The example of the Bayliffe of Iniquity, is near of kin to this, and both together teach us this great *Lesson*: That if Bankers by Usury, and unjust Stewards by Dishonesty, are so hotly set upon their outward affairs, though with manifest hazard of their souls, it will be a burning

ſhame for Profeſſors of Chriſtianity, whoſe *hopes* are *nobler*, whoſe *helps* are *ampler*, and *Obligations ſtricter*, to be outſtript in the zeal and fervour of proſecuting their deſigns, ſince the eagerneſs of the one, and the craft of the other in ſo bad a cauſe, will riſe up in Judgment againſt our Indifferency and Tepidity in matters of grandeſt Importance.

In ſhort, we have view'd our Saviours mind in clear words, and more clear actions before, and therefore it is a very pittiful evaſion to recurr to Myſteries and Oracles, ſince it is a moſt undoubted truth, that what was ſo ſolemnly condemned both by his *preaching* and *practice*, cannot poſſibly now be authorized by a dark Parable. The litteral meaning whereof, I look upon as a *Sea-mark* to be avoyded, but the Moral as a *Land-mark* to be followed in our Journey to Heaven.

This might ſatisfie any Ingenious diſintereſted Spirit; but that I may for ever ſtop the mouth of Avaricious Sophiſtry, I Anſwer:

Secondly: If any thing at all can be deduced from this Parable, it muſt needs be theſe prodigious Paradoxes following, which I preſume the boldeſt Uſurer will never have the Confidence to own.

1. That there is an Indiſpenſable tye, and Obligation laid upon all without exception, to turn Uſurers ἔδει οὖν, *&c. Oportuit itaque*, &c. *Thou oughteſt to have committed my money to the Bankers.* It is neither matter of permiſſion only, nor of meer indifferency.

2. That Uſurers have, not only a Right to their Goods ſo purchaſed, (quite contrary to what was evinced before out of the Old Teſtament, and the main currant of the Catholick Church) but likewiſe to the Goods of all others who are not of their ſociety and profeſſion. Ἄρατε οὖν *tollite itaque*, &c. Take away his Talent (to wit, who put it not out to the Bank) and give it to him that hath ten.

But 3dly. The moſt ridiculous and unheard-of Inference is this, That none but Uſurers ſhall be ſaved. This naturally reſults from καὶ τὸν ἀρχεῖον δοῦλον ἐκβάλλετε. *Et Inutilem ſervum ejicite in tenebras exteriores.* Caſt ye the unprofitable Servant into utter darkneſs, there ſhall be weeping and gnaſhing of teeth: That is to ſay, in our Adverſaries ſence; He who knows not the *thriving knack*, and ſo cannot, or hath a ſquamiſh Conſcience, and will not thus *increaſe* and *multiply* five to ten, and two to four, gain ſix or ten to the hundred, muſt ee'n ſing *Fortune my Foe* in this World, and *Lachryma* in the next, to the doleful tune of *Gnaſhing of Teeth*. This is all that can with any ſhew of probability be gather'd hence, as to our preſent purpoſe; ſo that certainly, if ever, here *Litera Occidit*, the Letter kills; and ſomething of a nobler nature muſt be in-

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ſhrin'd within the Curtains of this Oracle, which the Uſurer is as unmindful to practice, as he is averſe to hear. What it is, was before hinted.

But theſe men being beaten from their *Out-works*, begin now to retire to their *Cittadel*. Since therefore they appeal to Reaſon, to Reaſon ſhall they go.

Though there remain little or nothing for humane Congruity to alleage, when the Divine Will (that ſupreme Reaſon and Rule of Equity) remains ſo poſitive againſt what is here impugned. *Stat pro Ratione*; and it ill becomes *Children of Obedience* to diſpute the *Why* and *Wherefore* of Soveraign Injunctions. Nay, did the Principles of Convenience as much protect, as they do in reallity oppoſe, what ſome wiſh (for I can ſcarce perſwade my ſelf that they believe it) yet there being many things, as St. *Aug.* hath long ſince accurately obſerved, *Ideo Mala, quia Prohibita; non ideo Prohibita quia mala*, Evil only upon the account of being forbidden, not prohibited becauſe Evil of themſelves, (as appears by various inſtances, wherein the liberty of the Patriarches and Iſraelites was abridged, purely to experiment the complyance and conformity of inferiour Inclinations to the dictates of their Creator) theſe notifications of the Divine Pleaſure, even in Adiaphoricals or Indifferent matters, ought as promptly to be acquieſced in, as if they were (as in truth they are) indiſſolubly twiſted with our neareſt concerns. Here at laſt *blind Obedience* carries away the Palme from fruitleſs Inquiſitiveneſs; I mean where the minde of the Eternal Law-giver is ſo expreſs, as we have ſeen, though perhaps abuſed Wit may pretend with ſome plauſibility, that there is a little jangling with the advantageous management of ſublunary tranſactions.

We muſt not therefore attempt the reducing of Divine Statutes to our ſhallow underſtandings and private concerns, but rather believe them infinitely juſt and reaſonable. Whereof, he that ſees not the Reaſon, would do well to conſider, there may be a Reaſon which he does not ſee, and that it is not only poſſible, but uſual for finite Intellects to miſtake Luſt or Intereſt, for the ſtandard of Right and Equity; whereas for the ſupreme minde to deviate, for the All-powerful Will to be biaſſed, but by eſſential truth and goodneſs, is a contradiction in terms; that being the inexhauſted fountain of both, and by its Emanations beſtowing Reallity and Coherence as well as Exiſtence on all Creatures; ſo that a thing is therefore true and good, becauſe comprehended by this Immenſe and Unobliquable Will. Whence it follows,

that our only Lawful Scrutiny in this matter, is that of St. *Paul* at his Converſion, *Act.* 9. 6. *Domine, quid me vis facere?* Lord what *Wilt* thou have me to do? The eccho to the *Creators* commands, muſt be no other than the *Creatures* obedience.

I argue after this manner; becauſe, ſhould I not be able to make out the unlawfulneſs of what I here contend againſt, ſo *Demonſtratively* as ſome may expect, (which perhaps the matter it ſelf will not beare;) yet the manifeſt intimation of that Law, from whence there is no appeal, which I am confident I have ſufficiently evinced, will *ex abundante*, as we ſay, conclude the *Thing* unreaſonable, and the *Practiſers* inexcuſable. Indeed I ſcarce know any one Divine Precept, which corrupt Nature may not nibble at, nay at ſome time or other hath not quarrell'd with. The moſt effectual courſe to ſilence the debate, is, Αυτος ἔφη, *Dixit Dominus*, the Lord hath ſaid it; whom who can reſiſt and be guiltleſs? Now what He hath ſaid in the preſent buſineſs, hath been over and over cleared in the precedent Lines.

However, that I may diſengage my promiſe, and leave no occaſion of complaint to the Antagoniſts, it will be very well worth your while, *Madam*, to view how exactly Diſſintereſted Reaſon both correſponds with, and preſſes the Obſervance of the forementioned Prohibition.

I can hardly conceive but that all Indifferent perſons will eaſily diſcover many Abſurdities immediatly conſequent upon the Hypotheſis of Uſuries Warrantableneſs; I ſhall conſult your patience, and therefore rather name, than proſecute ſome few which I find alleaged by the moſt learned and ſincere Writers.

1. The Lender reaps very notable advantage by that which is no longer *his own*. For I ſuppoſe, & it hath been in part proved, that money, or any other thing Lent (as Caſuiſts here uſe the word) is always made over, and is in the Right Poſſeſſion and Dominion of the Borrower for ſuch a terme of time. In which reſpect only, it differs from *Gift*, which conveys the ſaid Right and Dominion away for ever. This is moſt apparent, becauſe if the Money or Principle be loſt, it periſhes to the *Borrower*, and not to the *Lender*, who makes that ſure againſt all contingencies by tranſferring his Right as to all Intents to the ſaid Borrower for the time agreed upon. Neither is he able to call it in, or otherwayes diſpoſe of it, till that date is expired. All which, are moſt clear evidences that by Receiving Intereſts he partakes the benefit of that which is not his, and unconſionably requires to ſhare in the prize,

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without ever communicating in the hazard. Now how hard it is, and unreasonable for me to make my markets of that which is strictly speaking another's Commodity, is obvious enough to any one who duly considers it. Hence arises a general Rule, that *every Condition or burthen annexed to Lending, except such as is proper and intrinsical to it, renders the contract Usurary.*

2. The end of Money is perfectly abused: For *That*, by vertue of its primary Institution is the Universal Instrument of Commerce, and the common means of exchanging other Wares. But the Usurer sells Money for Money, very preposterously confounding the Merchandise and the price together.

3. The Usurer sells that which is his duty by a three-fo'd Law of Nature, *Moses*, and Grace. By the Law of Nature, the Rich are obliged to lend to the Poor: (I understand, when they cannot conveniently give out right,) for that teaches us to do to others, as we would be done to our selves. Now I refer it to the Conscience of whom you please, whether they themselves had not much rather borrow, when forc'd by necessity, without other Tye, but of Thanks and the Principal, than even of 3 *per cent.* By *Moses* his Law, the Rich were severely Commanded to assist the Poor by Lending *Gratis*. And what our Saviours Judgment is, appears by what hath been rehearsed before, but more fully from St. *Math.* 5. 42. *Qui petit a te, da ei*, &c. *Give to him that asks of thee, and turn not away from him that would borrow*; and in all this, *Nihil inde sperantes*; we must hope for nothing again. Surely the Poor are little beholding to these Laws, if they meant only that there should indeed lye a strong Ingagement on the Rich to Relieve them, either by *Giving* or *Lending*; but withal, they should pay dear for it, by returning a great deal more than ever they received, to stuff up the Usurers Coffers.

4. The Usurer acts in compleat Contradiction to Nature and Reason; and that upon divers accounts. For *Accommodare est ad Commodum Proximi dare, & Dare Mutuum, est Dare Meum ut sit Tuum*, To Lend, is to profit my Neighbour, or do him a Courtesie. But the Usurer pretending to do this, mindes nothing less, granting an *uncertain* (either for substance or quantity) and *future* profit to the Borrower, but reserving a morally infallible and fix'd Benefit to himself. Again, Money is of a barren Nature, in token whereof, the metal is formed by Nature in the most sterile, inhabitable places,—

(*Ium est in Viscera Terra — Effodiantur Opes —*) Now to *bring forth the same species*, is proper only to things indued with life. Yet in spite of God and Nature, the Usurer will make his Money fruitful, and that without Intermission, day and night, Winter and Summer, and will have it work and improve, whilst he himself takes his ease and rest. Besides all this, he most audaciously attempts upon that High Prerogative of God, *Creation*, or producing Something out of Nothing; for 100 *l.* can be worth but an 100 *l.* wherefore the 6. or more for Interest, must necessarily be the product of *Nothing*. Or as the great Lawyer *Baldus* speaks, *the Usurer indeavours Impossibilities*, that One should be more than One, a 100 *l.* should be an 106 *l.* nay in time 200 *l.* He receives profit from that which is not, nor perhaps will ever be, and therefore sells to the Borrower either *Time* or *Nothing*, or the *same thing twice*, or the *Borrowers proper Labour and Industry*. All which actions are most unjust and intollerable, as I might easily amplifie in every particular, but that I relinquish to your own pregnant Imagination, abundantly able to supply what is here rudely shuffled together and slubberd over. The utmost that can be said is, he doth *spem pretio vendere*, sell the hope of very uncertain gain, which is not *yet*, and God alone knows whether it ever *will* be, for most assured profit; which by the Heathen themselves was esteemed injurious in a high degree. For *Aristotle* himself by the Light of Nature, 1 *Politic. c.* 7. could inform us, ὁ τόκος, &c. Usury saies he, is Money of Money, and therefore this sort of gain is directly against Nature. Hence τόκος ὁ τίκτων *pario*, and *Fœnus a Fœtu*.

5. The Usurer violates Gods Law continually, without the least Cessation either as to Time or Place, in which regard he may be stiled an *Everlasting Offendor*. Nay he commits his Transgressions in an hundred several places together sometimes, to wit, when his Money is breeding in so many distant Banks. The Fornicator hath his *Quietus est* at certain seasons, nor is he wholly taken up in the *Tents of Venus*. The good Fellow hath his lucid and serious Intervals. Only the Usurer both sleeping and waking, night and day, in his Chamber & a Church, Praying and Playing, is still *trading*, *brooding*, and *hatching* more Money, without the least respite, and thus ὀργὴν (as St. *Paul* threatens, *Rom.* 2. 5.) he *Treasures up* every moment to himself, Wrath against the day of Wrath.

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6. The Usurer hath less Charity to his fellow Christian, than a Jew to his Brother Jew; for a Jew durst not offer to take one penny interest from one of his own Religion. This may seem a weak Argument, but it is our Saviour's own motive in the fore-mentioned sixth Chapter of St. *Luke*. If you lend to them of whom you hope to receive, what thanks have ye? *Nam & peccatores peccatoribus fenerantur, ut recipiant æqualia*, For even Sinners lend to Sinners, that they may receive equal. For shame, Christians, let not Publicans and Sinners, nay Jews rise up in Judgment against us; for they lend, and only expect *Æqualia* τὰ ἴσα, an equal sum to what they lent, (if you will Credit Truth it self, who avouches so) whereas Professors of, and Pretenders to the Doctrine of this great Master, will not pleasure one another, without exacting their own and much more into the bargain.

7. All the Usurers goods are Monstrous, *Dentata*, full of Teeth, and Claws to prey upon his Neighbour. His Corn, which was created by God to be the Food of Man, in lieu thereof, eats up those who borrow and make use of it, and so of the rest. This in effect is the sence of those frequent complaints we meet with, *I owe* 50, 60, *or* 100 *l. the very use whereof consumes and devours me! I could often have refunded the main, but being rejected, because not attended by the Accessory or Interest, that now hath even surmounted the former? I failed but one day, and was forced to renew my Lease, and submit my neck to the yoak of another six moneths Exaction, though both Interest and Principal were faithfully tendered! Oh the corroding, devouring expenses of Procuration, Continuation,* &c! *under which I now groan!* These, with the like grievous moans and sighs of oppressed Families, make me ready to burst forth into his Exclamation, *Aut hoc non est Evangelium, aut Nos non sumus Christiani!* Either the Texts before alleaged, are not Scripture and Gospel, or we who practice the contrary are hardly *Christians!* And whereas in the Primitive Age, the very *Badge* and *Characteristical note* of our Religion, was *Ecce, quomodo se invicem diligunt Christiani!* Behold, said the Infidels, how these Christians Love one another! I fear it would be now understood but *Ironically*, or rather alter'd of necessity into its contrary, as matter of the World's astonishment; Behold how these mock-Christians Trappan and swallow up one another! Nay, more like a Canibal than civiliz'd Creature, the Usurer eats up the

the very heart of the Labours, drinks the tears and ſweat of the poor with a great deal of guſt, content and jocundneſs.

8. Money, as I have obſerv'd elſe-where, is reducible to thoſe things, the Right or Dominion whereof is inſeparable from the uſe. I can no more Uſe Money without parting with it, than Victuals without eating them. Wherefore as he would be deſervedly eſteemed a man of ſtrange principles, who for a loaf of bread ſhould firſt ask me the true value for it, and after that was paid, demand ſomething conſiderable for my *uſing* or *eating* it; ſo it ſeems little leſs Exaction to Lend money, and have the ſame again at ſuch a time; and yet not to be content with this, but over and above expect and extort ſomething extraordinary for the *Uſe* or *ſpending* of it. Thus in truth it is, for I challenge any one Banker among ten thouſand, who dares acknowledg that he either bargains only for an equitable ſhare in the Adventure or Purchaſe, or ſo much as inquires whether a conſiderable Return was made or no; nay, whether the Stock or Principal it ſelf did not utterly miſcarry, or at leaſt fall ſhort to the expectation of the Employer, who is bound faſt enough by Wax, Parchment and Friends, both for the payment of that, and ſomething elſe.

9. In all Contracts or Bargains, three Circumſtances are very attentively to be heeded, Labour, Charge, and Danger. But with which of theſe doth the Uſurer ſo much as concern himſelf? All theſe Incumbrances lye on the back of the Borrower. As for the Labour and Pains, let the Uſurer ſtand, ſit, ſleep, laugh, eat and drink, whole weeks, months, and years run on, and the Uſe keeps even pace with them. So that in flat defiance of *In ſudore vultus tui veſceris pane*, In the ſweat of *thy* brows thou ſhalt eat thy bread, (which was the heavy penalty laid on all the Children of *Adam*) he is reſolved only to dip his in that of his Neighbours. Then as to the charge and coſt, that is altogether the Borrowers, the Lender ventures not one penny. The danger likewiſe is only his; for if the Stock faile, the Debtor is Reſponſible, whereas the Creditor is ſecured all the ways that humane Wit, Policy, and Law can invent, to make him ſafe, by Bonds, Witneſſes, Sureties, and I know not what. Now what Lawful profit is to be made, that is not conjoyned with one or more of theſe three? the Uſurer medles with none of them.

I foreſee what will be replyed, and it is in every man's mouth, *Damnum ex Lucro Ceſſante*, He ſuffers loſs by reaſon of the Gain that

that ceaſeth by not having the Money in his own hands. This is the Uſurers thread-bare plea. But, pray what manner of loſs is this that is alleaged? The loſs of a poſſible gain is ſufficiently recompenſed by a poſſible loſs that is avoyded. This I am confident of, that did any know how to make greater or equal advantage by retayning their Money in their own poſſeſſion, the Borrower ſhould never have the trouble of it. Here then lies the ſweet of Uſury; the Money, morally ſpeaking, is far ſafer in other mens hands than our own; for what Bonds or Security have we from Thieves, Fire, and other Caſualties of all ſorts? all which by this trick of Lending, are ſufficiently warded off; beſides a certain *delicious morſel* which muſt accompany home the Principal to make it more welcome.

By which way of proceeding, the Uſurer falls very near within the Verge of Atheiſme, totally as it were ſubſtracting himſelf from Providence; for what need he depend upon the Influences of Heaven, pray for rain, fair weather, or other bleſſings, ſince all is one to him? Let it ſhower or ſhine, he knows his Debtor is acquainted with his day prefixt, which if he fayle, the greateſt mercy to be look'd for, is, either the Goale, Forfeiture of a Mortgage, or a diſmal Continuation of the former devouring Courteſie, from time to time, to his final Ruine.

10. I might urge the very nature of Lending, which as hath been declared in its eſſential notion, ſpeaks *Gratuitouſneſs*, and is one of the works of Corporal Mercy, chiefly reſpecting the Temporal good of another, providing only for mine own Indemnity. Whereas in the Uſurers practice, it is clean perverted to the contrary, my *own* Convenience, and my *Brothers* Prejudice.

But for brevity ſake, I ſhal pretermit that, with ſundry other weighty Reaſons, and wind up all with this convincing one. It is a moſt ſolemne and indiſpenſable Statute, *Levit.* 19. 36. *Nolite facere iniquum aliquid in pondere, in menſura. Statera juſta & æqua ſint pondera*; *Ego Dominus Deus veſter*: Do nothing unjuſt in weight, or meaſure; let the ballance be juſt, and the weights equal; I am the Lord your God, *&c.* I ſubſume, but Money now by general conſent is the *Common Standard* or *meaſure of Exchange*. How unjuſt then muſt the Uſurer be, who makes the *meaſure* it ſelf, whence all Equality depends, *Un-even* and *Un-equal*. An hundred pounds in the exchange of any Commodity, are preciſely worth but an hun-

dred pounds. But to the Usurer, an hundred pounds are of the value of an hundred and six, or more, according to his own pleasure (for his *Will* must be the *Standard* of *Worth*, *Price*, and *Value*) and to the Debtor or Borrower, they avayle but ninety four pounds or under. I would fain see the Commutative Justice of this, which according to all, consists in an *Arithmetical* exact *proportion*.

Here again they have recourse to their former refuge; The Usurer forsooth, only recompenses the loss of a *possible gain* he might have purchased; and he takes the Interest as a *Reward* of that *possible profit* the Borrower is presum'd to have made with his Money. But I answer for once and all.

1. That there is no sufficient Proportion between an Actual, Infallible gaine, and a meer possible one, attended by a multitude of Casualites; this is apparent in other bargains. For example, why may not a Horse-courser sell a Horse with a safe Conscience for five times as much as he knows him to be worth, because there is a *possibility* of the Buyers being set upon by Robbers, and for-ought he knows the Horse being very fleet, may save both his life and 200 pieces he has about him? The like may be instanced in an hundred other occasions. So that it is not the uncertain hopes of a future Advantage, but the present, real and intrinsecal value of the thing, that must sway in setting the rate and price of it.

2. Whosoever will adjoyn such Cautions as these, in his Lending, namely, to receive an equitable part (according to the Estimate of prudent, honest, and indifferent Judges) of the In-comes from the Principal, when they are actually in Being, and in the Borrowers hand; and withal, be willing to venture a competent share of his own Principal, should it happen to miscarry; I have nothing to argue against his contract, but conclude it warrantable. However, to think that our Money-Merchants now a-days act upon such ingenuous principles in their dealings,—— *Credat Judæus Apella*,——it is beyond my Faith, and I am sure out of the common roade both of their Law and practice.

That I have not been over rigid in censuring, I might easily evince from the writings of Authors of the highest Ranck and undoubted Authority, who unanimously condemn far smaller matters than I have here impeached. I will but give you a taste of some few. The The Learned Cardinal *Tolet* sayes, It is Usury, though I have but

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an intention, without expreſſing it in the contract of receiving more than I gave forth, as due upon the ſcore of Lending. Cardinal *Lugo* calls it Uſury to Lend Money, that I may obtain ſome Office or Employment under him to whom I Lend. To Lend old Corn, with obligation of repaying new, if I foreſee the new will be better and dearer, is Uſury, as *Sylveſter* and *Navarre* teach. It is Uſury to lend and lay a Juridical Obligation on the Borrower, either to lend to thee again, or to buy in thy ſhop, or to ſerve under thee. *&c.* as *Leſſius*, *Layman*, and *Bonacina* affirm. It is Uſury, as *Salas* very well proves, to lend to the Prince or Common-wealth, that thou may'ſt be free from Tribute and Taxes. It is Uſury to oblige the Borrower to accept part of the Money in *thy* Wares and Merchandice, in the judgment of that great Caſuiſt *Diana*. To lend Money on this Condition, that the Borrower at his great coſt and charges procure it from one of my Debtors, of whom I could not have got it without much difficulty and trouble, is Uſury, if we believe the judicious *Merchantius*.

To go a little higher. In the Provincial Synods of *Cambray*, Anno 1586. *Mechline* 1570. St. *Omers*, 1583. *Ipres*. 1577. In a ſpecial Edict ſet forth by *Philip* the ſecond, King of *England* and *Spain*, it was peremptorily decreed, that *No Tutor or Guardian of Orphans, under pretence of increaſing their Patrimony, ſhould let out their Money from year to year for a certain gain above the Capital, reſerving a faculty or power of calling in the Principal or Capital ſum, either when the Pupils came to age, the day of Marriage, or otherwiſe at their pleaſure.* The aforeſaid Authority calls all ſuch Contracts Uſury, and proceeds againſt ſuch Lenders, as Uſurers, and declares the Contract or Obligation *invalid* or of no force.

From *Provincial Synods*, let us aſcend to *General Councils*. The Council of *Agatha* before cited, poſitively defines Uſury to be the receiving of *more* than was lent, *chap.* 3. The firſt *Nicene* Council declares it a mortal or heinous ſin, and puniſhes it in the Clergy with Degradation, *Can.* 17. The firſt Council of *Arles* forbids Uſurers the Participation of the *Euchariſt*. The ſecond ratifies the Decree of the firſt, *chap.* 14. The firſt Council of Carthage uſes the Apoſtles word, and terms it *Turpe Lucrum*, filthy gain, *cap.* 13. The *Eliberitan* Council formally degrades the Clergy, and Excommunicates the Laity that are Guilty, *cap.* 20. and the Council of *Tours*

severely prohibits it, *chap.* 13. But the most terrible of all is the *Lateran* Council under *Alexander* the III. *chap.* 25. It is too long to transcribe, but it confirms the censures that went before, and super-adds others.

As to the matter of Law, I fear the Usurer will find but little favour.

1. The Canon Law both finds him guilty, and condemns him. The fifth book of *Decretals*, the 47th. distinction in the Decrees, *Caus.* 14. *Quest.* 3. & 4. wholly confound him. Two Decretal Epistles, one of Pope *Gelasius*, the other of Pope *Leo* the first, thunder against him; by vertue of which, while he is well in health, he must not receive the Eucharist in the Church, nor make any Offering; when he is sick, he is not so much as to be visited, or permitted to make his Will; nor when dead, is he admitted to Christian Burial. Nay, which I wish would be laid well to heart, the Sollicitors who perswade, the Procurers, the Publick Notaries and Witnesses, who assist at, the Lawyers who defend, the Judges and Magistrates who countenance such Contracts, the Confessors who absolve him, are all involved in the same crime, and subjected to the same *Anathema*. The Authentick Records of Primitive times assure us, that the person who was but suspected of Usury, was neither vouchsafed the Kiss of Peace in the Church, nor respected with common salutation in the streets; his house was generally called the Seat of Satan, nor was it lawful for any Christian to fetch fire from thence.

Nor doth the Civil Law handle him more civilly. *Cato* a Heathen in his Treatise *de Re Rustica*, speaking of the Law of 12 Tables, sayes thus, *Our Ancestors both thought so, and put it among their Laws, that a Thief should be condemned in double, but an Usurer in fourfold Restitution.* So much harsher an Opinion had they of an Usurer than of a Thief.

It appears by the writings of St. *Augustine*, who flourished, *Anno* 420. that in his time Usurers were *Infamous* by Law, and esteemed unworthy to be admitted to any publick Office in the Commonwealth.

As to the Principles of the Civil Law, they directly thwart the Usurers practice, as will be manifest by a brief Recapitulation of some of them. I find them reckon'd up ready to my hand by *Hottomanus*,

manus, a Grave and Judicious Conſcientious Authour, as he is cited by Biſhop *Andrews* in his Theological Determination of this point. They are theſe following.

1. It is of the very Eſſence and Nature of Lending, that it be free and gratuitous.

2. We are not to receive moſt certain profit from very uncertain Negotiation or Adventures.

3. Where Nothing is Exchanged, Nothing of Gain is to be exacted.

4. Society cannot ſubſiſt without a Communication of Profits and Damages, or Hazards.

5. Things that are conſumed *by* or *in* their very Uſing, neither in natural nor civil Reaſon are capable of *Uſus fructus*, which is the Uſe or profit of what is another's, the propriety or ſubſtance of the thing being ſtill the Owners.

6. We are not to make advantage or profit of another mans Goods, the Owner being unwilling, or not yeilding plenary aſſent: As here the Borrower doth not, but is forced to undergoe ſuch and ſuch Conditions, or go without the Money his affairs require.

7. The Law of an Inferiour cannot abrogate, or prejudice that of a Superiour; and therefore Humane Laws tolerating, or rather *Regulating* the exceſs of Uſury, can no ways invalidate or leſſen the Authority Divine, abſolutely forbidding it.

Theſe are ſome few of thoſe many civil Axioms, which utterly overthrow the Uſurers profeſſion and pretenſions.

Now for our own Native Municipal Laws, I refer the Curious to the Statute-Books, with the other Elaborate Writings of the moſt Famous among thoſe of the Long Robe; particularly my Lord *Coke*, in his Reports; where I preſume little will be found to the Uſurer's ſatisfaction. In ſhort, becauſe this is out of my Sphere, as I find it ſet down by others.

1. Under the *Britons*, it was provided by an Antient Statute, as we may ſee in *Gildas*, that it ſhould not be judged any Cheat to deceive an Uſurer.

2. Under the Saxons, by the 37th. Law of King *Edward* the Confeſſor, All Uſury was forfeited to the Crown.

3. Under the *Normans* in the Fourth of *Edward* the First, there was an Act against the *Jews* upon this very score, and they were Banished throughout the whole Kingdome: And from that time forward the Canon Law was in full force till the Fifth year of *Edward* the Sixth; which, how it was affected towards Usurers, may be more than guessed at, by what was said a little before.

I have little to say as to the political part, being so seldome conversant either with discourses of that Nature, or persons of that Employment. However let me give you, though not the words, yet the sence of one who was excellently well vers'd in both; by which you will soon discerne how incommodious, and well nigh inconsistent Usury is with the Civil Government and Prosperity of a Nation.

To omit the frequent feuds, quarrels, and discords, *says my Authour*, that principally arise from this kinde of Exaction, and those not alwayes to be decided by *Gown-men*, but sometimes having recourse to the *Sword* it self, as appears by the Roman History, where it is observed, how that first Revolt of the *Plebeians* or Commons, from the *Senatours* or Gentlemen, sprung from the Usurary proceedings of the latter with the former: To omit likewise those continual murmurs, grudgings, repinings and Curses that accompany it, to the perfect alienating of Subjects mindes and Affections from one another, whence most of the Revolutions of Kingdomes are derived; it being impossible, in our Saviours reckoning, that a *Community divided against it self, should be of long continuance.*

I may thus Reason;

Money put out to Use, is either placed with a Poor man, or a Rich. If with a Rich man, usually he either turns *Monopolist*, and ingrosses a Commodity to himself; or *Propolist*, fore-stalling the Markets; and afterwards by this means he inhances the Rates of Merchandize at pleasure, converting that to the private *Pampering*, and superfluous swelling of one particular Member, which Reason designes for the common nourishment of the whole *Body Politique*. And this, though it may be dissembled for a time, yet must necessarily breed bad blood in the Republick.

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If a perſon of a ſlender Fortune, light upon a good round ſumme by borrowing; it often happens that at ſuch an un-uſual ſight, he begins to foſter extravagant hopes, attempts too high matters, turnes Prodigal, and then Bankrupt; and after that, ſeeing his Fortune deſperate, his inclinations ſwim with it; let any *Faction* appear, let any *Standard* be Erected, whether of *David the Soveraign*, or of *Abſolam the Rebel*, it matters not, thither he Poſts, knowing it to be good Fiſhing in troubled Waters: Nor can hardly one among a thouſand Bankrupts be inſtanced in, who was not reduced to ſuch exigencies firſt by tampering with the Uſurer.

The ſame Author leaves it to the conſideration of Statesmen, whether it be for the publique good to permit any to ſcrape together, and hoard up Wealth by ſuch idle, lazie means; ſince all Mechanical Arts, Adventuring in Merchandiſe, Domeſtick Manufactures, both in Town and Country (which are the very ſinews of a Common-wealth) will quickly come to nothing. For who is ſo ſottiſh as to run hazards, toyle night and day, compaſs Sea and Land for uncertain hopes, when he may, lurking at home, without the ſweat of his Browes, or the trouble of his Brayns, at his leaſure *Increaſe* and *Multiply* by that *eaſie Trade of Lending?*

There remains nothing now but to view the Judgment of Antiquity, the Primitive and more purer Ages of Chriſtianity, and that both in the Greek and Latine Fathers; whereby we ſhall diſcover the minde of the Eaſtern and Weſtern Church.

This hath been done in part, ſcatteringly here and there before, and therefore it will be ſufficient ſummarily to ſupply the reſt.

And, firſt occurrs that moſt antient Writer *Clemens Alexandrinus*, lib. Stromat. ὁ δικαιος, &c.

'It is not the part of a Righteous Man to put out his Money 'to Uſe; but with a liberal hand and minde to contribute to the 'Neceſſitous.

St. *Baſil* upon the 15th. *Pſalm* (in his account the 14.) ſpends a whole Homily in Inveighing againſt Uſury.

St. *Gregory Nyſſen*, in an Epiſtle to a certain Biſhop, aſſures him that both τοκος and πλεονασμος, &c. *Uſury and Increaſe are for-*

forbid in Holy Scripture, though under the pretenſe of a Contract or Bargain. By thoſe two words, he means *Uſury* and *Overplus*, or *Acceſſorium ſorti.*

St *Gregory Nazianzen*, in his ſpeech to the Silent Father, ὁ ἡ τόκος, &c. 'Uſury and Increaſe have corrupted the Earth, 'while it gathers where it never Sow'd, and Reaps, where it 'ſcattered not; nor doth it Till and improve the ground, but the wants of the Poor.

St. *Chryſoſtom* is a moſt Rigid Taxour of it. In the end of his Fifty-ſeaventh Homily upon St. *Matthew*'s Goſpel, he ſpares not the Laws themſelves that connive at it. In his Forty-one Homily on *Geneſis*, he diſcourſes thus, *From the Beginning God forbad the* Jews *to take Uſe.*

What excuſe then can they have, who are more inhumane than the Jews? *and after the Law of Grace, and ſo great mercy live inferiour to thoſe, who were under the Law of* Moſes?

The ſame Holy Father (or rather the Learned Authour of the *Imperfect Work* upon St. *Matthew*) in his Twelfth Homily ſpeaks to this purpoſe.

'Chriſt commands us to Lend our Money, yet not with 'Uſury For he that puts his Money out to Uſe, at firſt ap-'pearance indeed, he ſeems to give that which is his own; 'whereas in truth he gives not what is his own, but takes away 'what is anothers.

'The Money of an Uſurer is like the biteing of an Aſpick (a cer-'tain venemous Creature.)

'He who is Stung by an Aſpick, with great delight falls a-'ſleep, and in that pleaſant Dream, dyes; becauſe then the 'Poyſon ſecretly over-ſpreads all his Members. So he that re-'ceives Money, and muſt pay the Uſe; for a while, he fan-'cies it a Courteſie; but at laſt the Uſe and Intereſt ſeizes on all 'his Eſtate, and turns the whole into Debt.——

'If we were but contente with neceſſaries, that worſt ſort of men, 'Uſurers had never been heard of.

This for the Eaſtern Church, to which the Latine Fathers unanimouſly ſubſcribe.

Tertullian. lib. 4. contra Marcion. 'Peruſe the words of the Pro-'phet *Ezekiel*, concerning the juſt man.

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'He hath not given his Money to Uſury, nor will accept of O-'verplus, which is Uſury.

Therefore firſt the Prophet would root out the profit of 'Uſury, that he might the more eaſily accuſtome men patiently 'to looſe even the Principal it ſelf, if need were, ſince by the Law they 'were commanded to looſe the Intereſt.

Elegant Lanctantius, lib. 4. de Vero Cultu. *c.* 18. 'If he have 'Lent any Money, he muſt not receive Uſe, that both the 'Courteſie may be compleat, and he keep his hands from other 'mens goods; For in ſuch kindes of Civility, every man muſt 'be contented with his own, nay, ſometimes not ſpare his own, 'that he may do good: But to receive *more* than he gave, is unjuſt; 'nor will a juſt man defile himſelf with ſuch Gain.

Saint *Ambroſe* in his Fourteenth Chapter concerning *Tobias*; 'What ever is above the Principal is Uſury.

'If it be lawful, why do you ſhun the Title? (as they do who 'call it Intereſt) and draw a veile over it, makeing Intereſt the 'Plaſter of Uſury? If it be unlawful, why do you ſeek for Increaſe?

What St. *Jerom* thinks of this buſineſs, you may ſee in the Title Page.

St. *Auguſtine* upon the Thirty-ſeaventh Pſalm. 'Whatſoever 'it be, if thou expect to Receive *more* than thou Gaveſt, thou 'art an Uſurer and to be Condemned, and forbids us to give Almes of the Money purchaſed by Uſury.

Leo the Great, in his Sixteenth Sermon concerning Faſting; 'Whatever effect follows on Uſury, it is a Sin: So that the 'Uſurer muſt be either miſerable, by looſing what he gave; 'or more miſerable by obtaining what he gave not.

Therefore the Iniquity of Uſury is to be avoyded, *quia fœnus pecuniæ, funus Animæ*, the Gain of the Money is the Loſs of the Soul.

The Caſe of Orphans and other poor people is the greateſt difficulty in this matter. But we are in a point of Juſtice. In which *Pauperis quoque non miſereberis in Judicio*, Exod. 23. 3. Even a poor Man is not to be countenanced.

He who made this Prohibition hath no where exempted them: and therefore to his Providence they muſt be referred, who hath

promiſed to have a ſpecial care over them, and be a Father the Fatherleſs, and a Husband to the Widdow.

In the interim, Merchants, and other pious diſpoſed perſ may undertake the management of their Stock, to their adv tage, without entering into any ſuch formal Contract as we h here diſputed againſt.

Thus having Gratified your Requeſt in the Queſt propoſed, I have no more to do, but Subſcribe ſelf

Madam,

Your moſt devoted
Servant,

T. S.

FINIS.